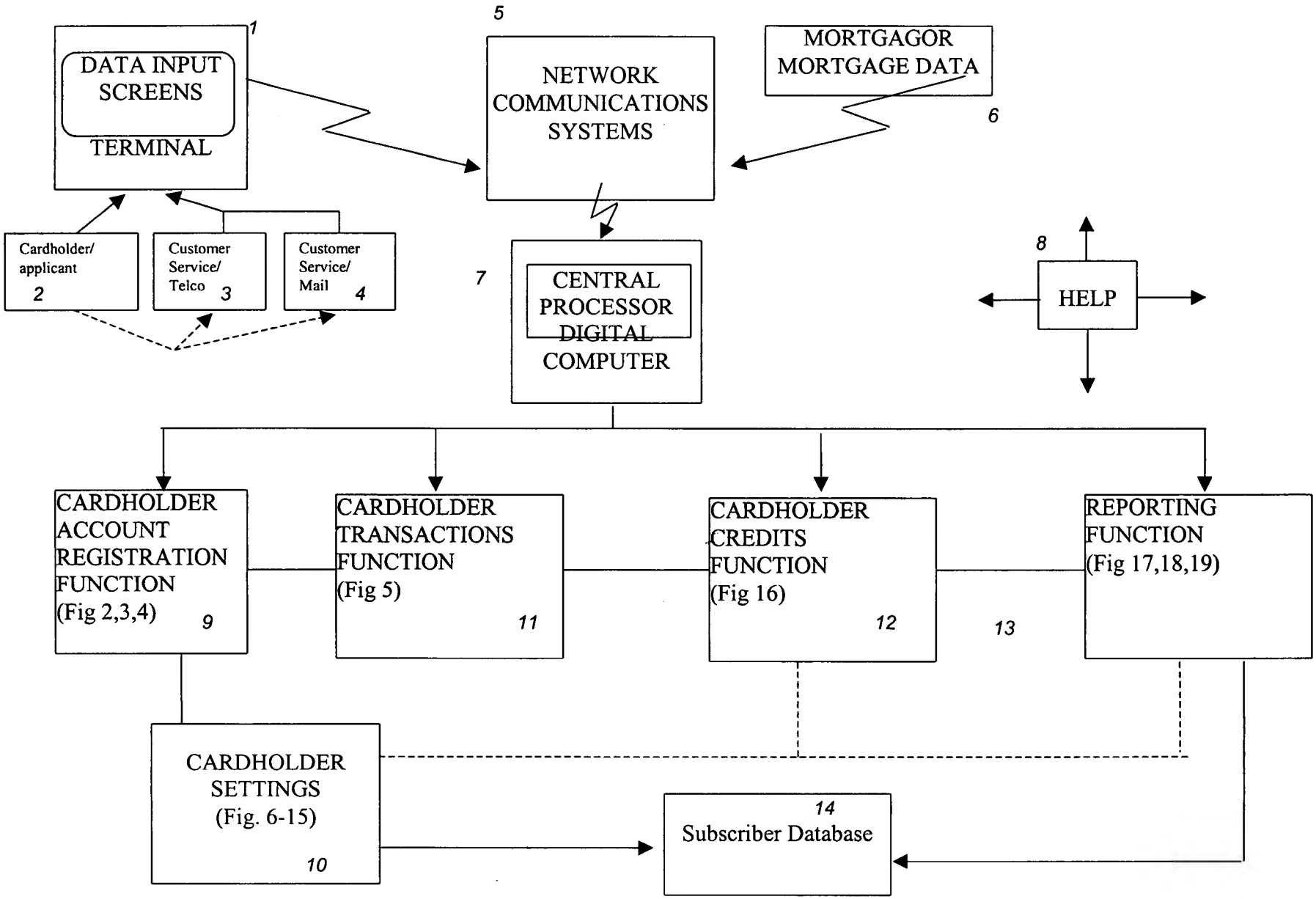
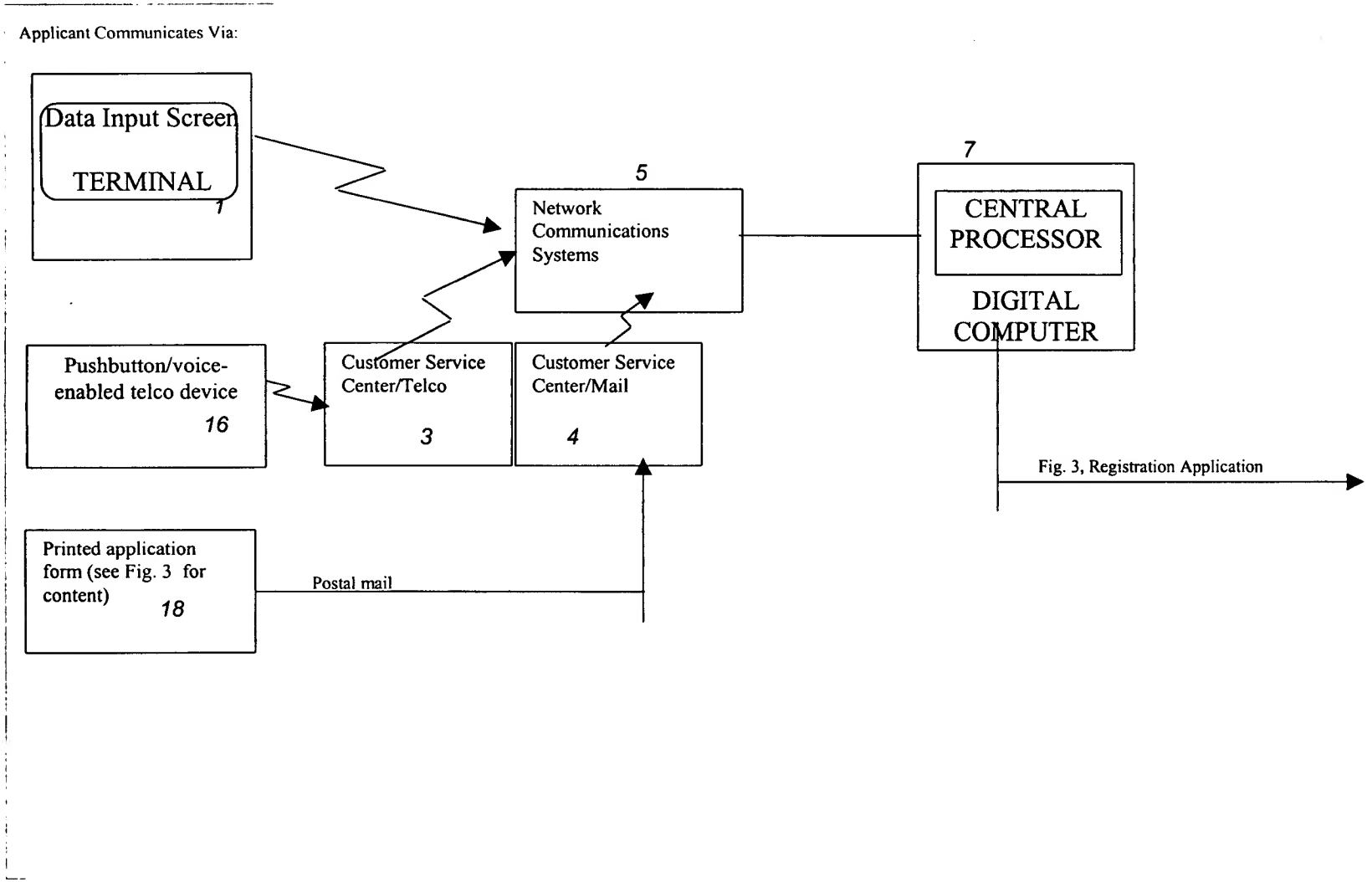
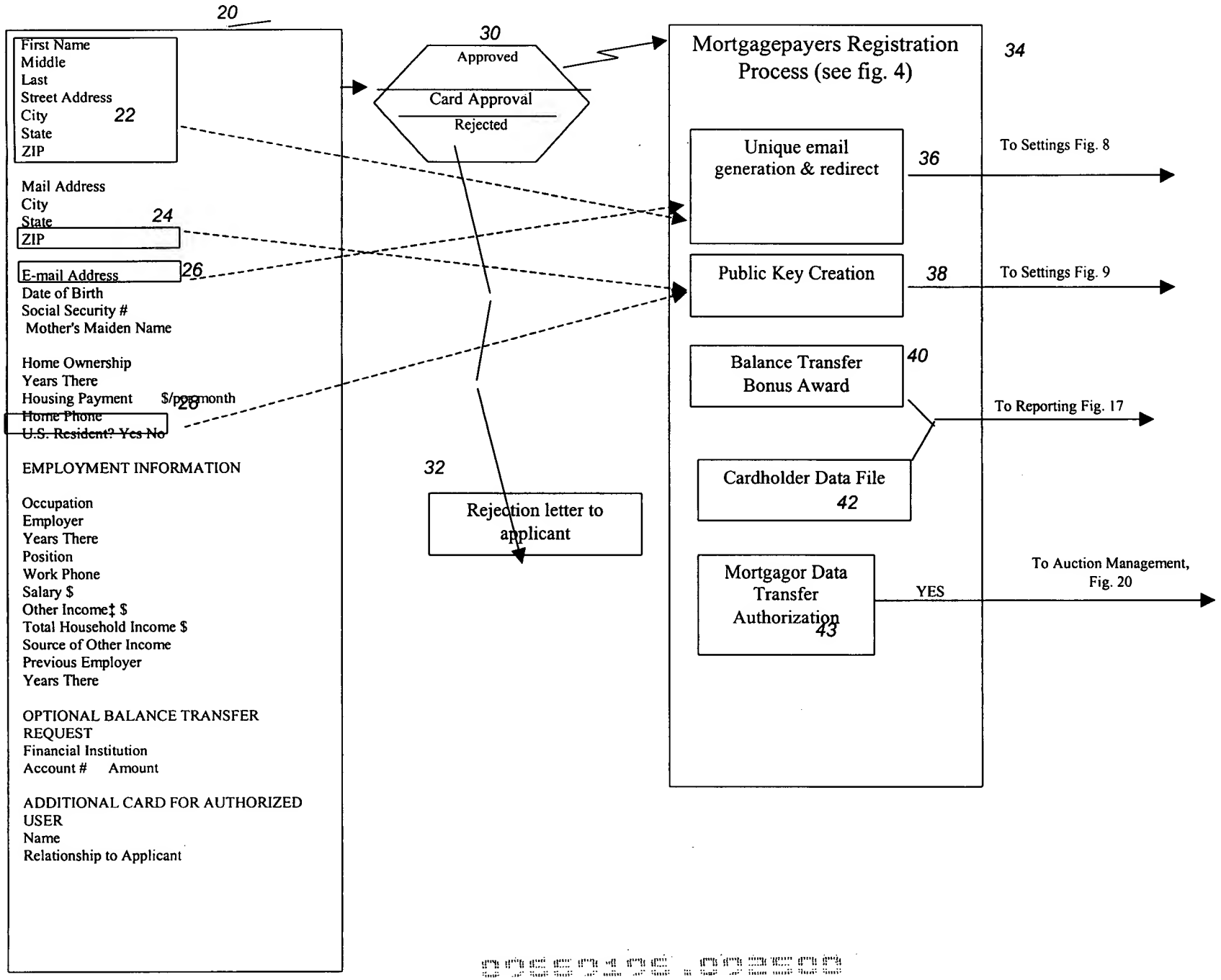
A method for card activity-based mortgage crediting (Fig. 1)



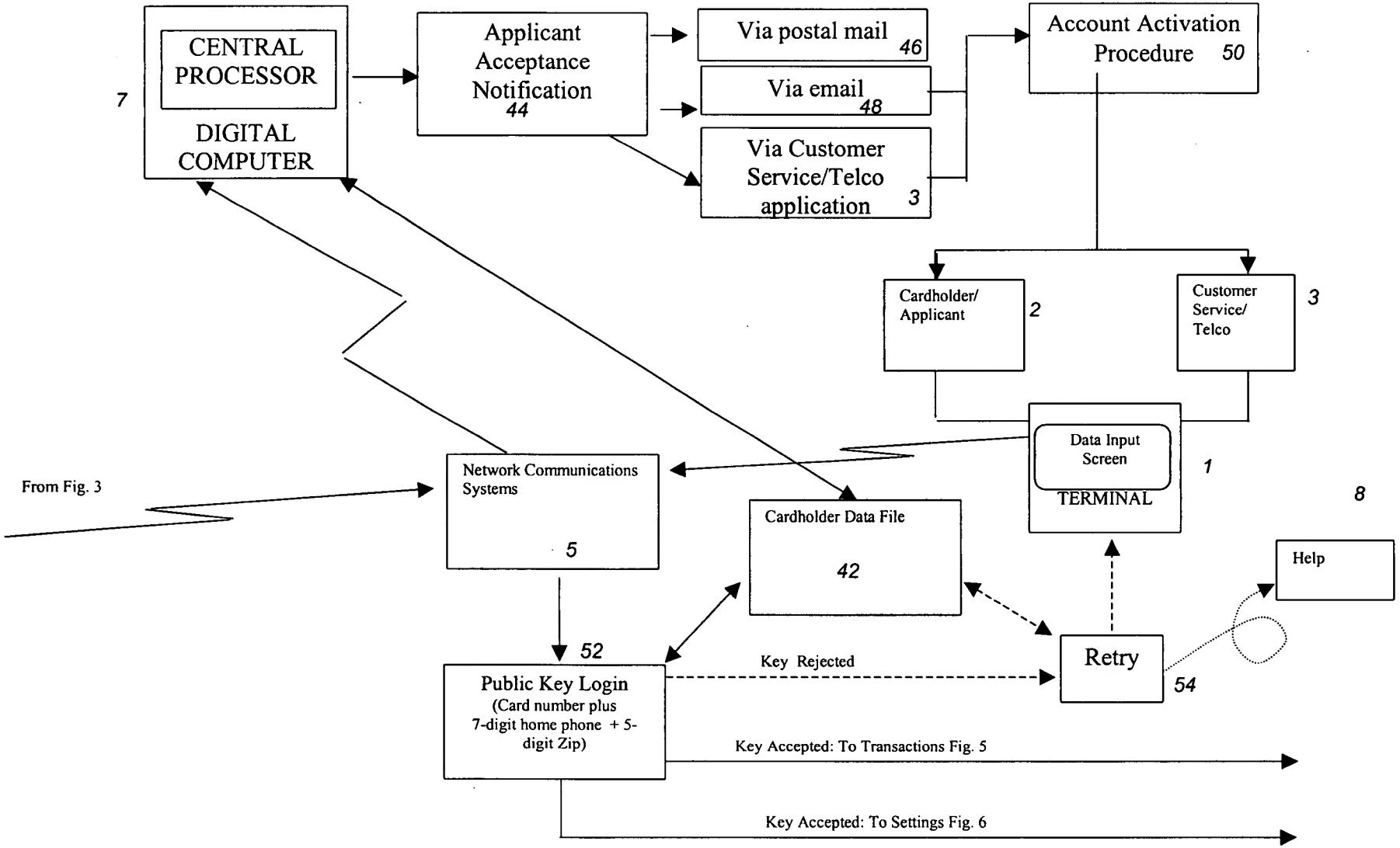
RDHOLDER ACCOUNT REGISTRATION (Fig. 2)



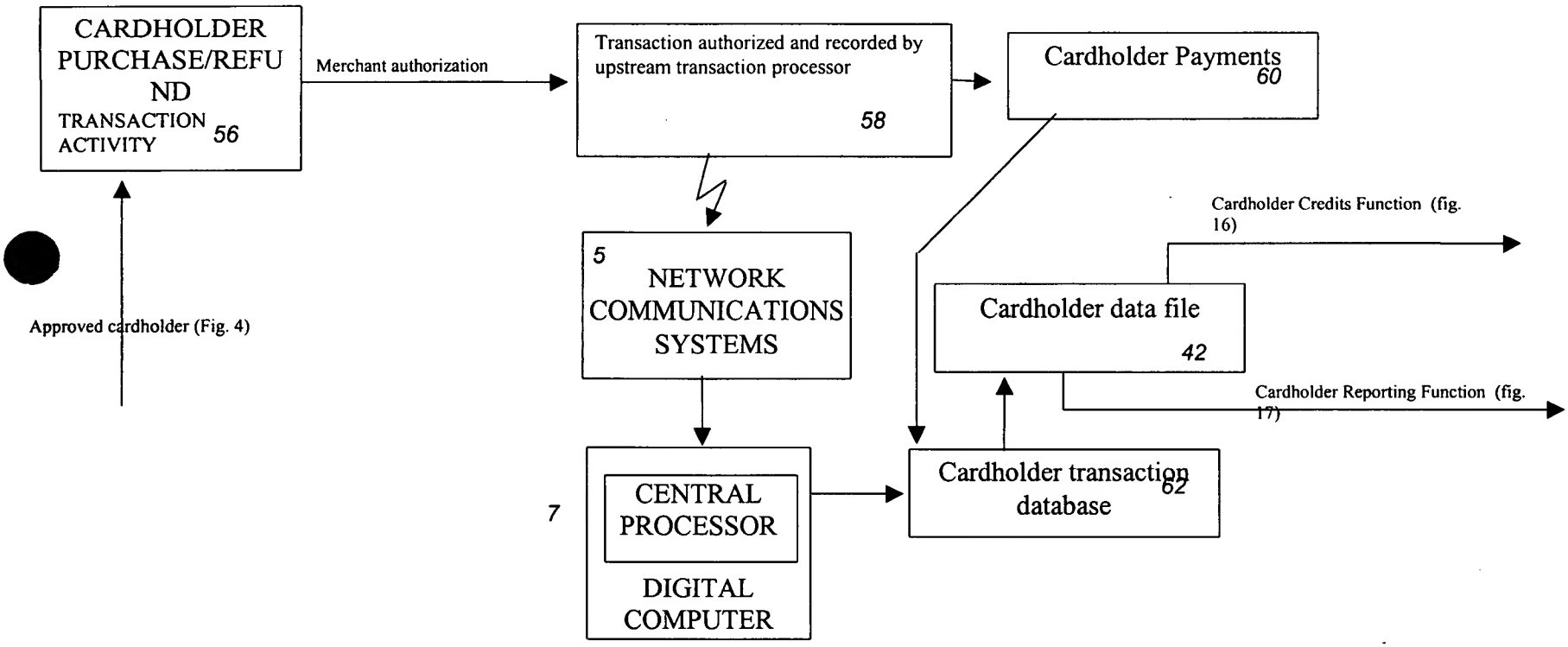
CARDHOLDER ACCOUNT REGISTRATION: Credit Card Provisioner Registration Process (Fig. 3)



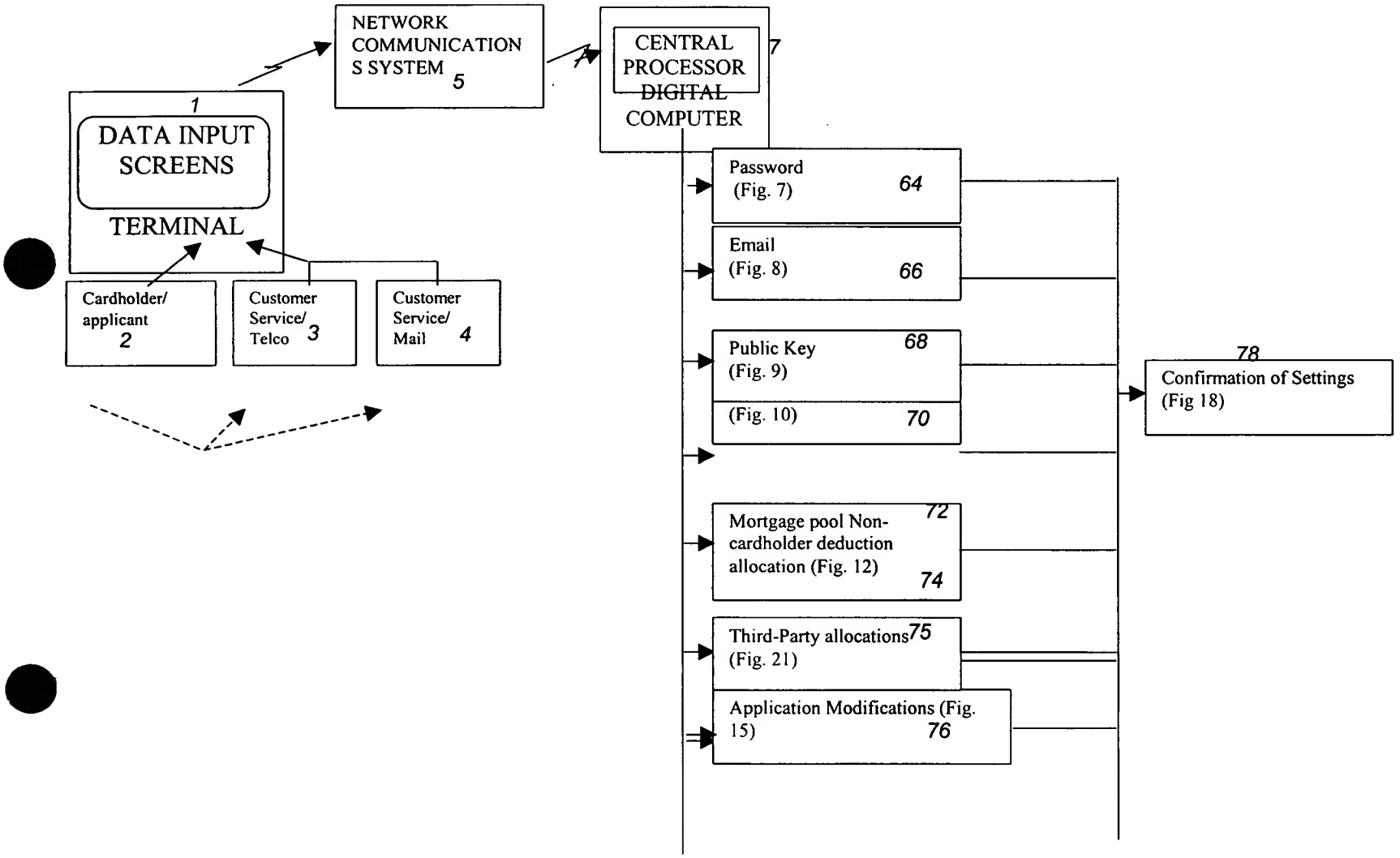
CARDHOLDER ACCOUNT REGISTRATION: Invention Registration Process (Fig. 4)



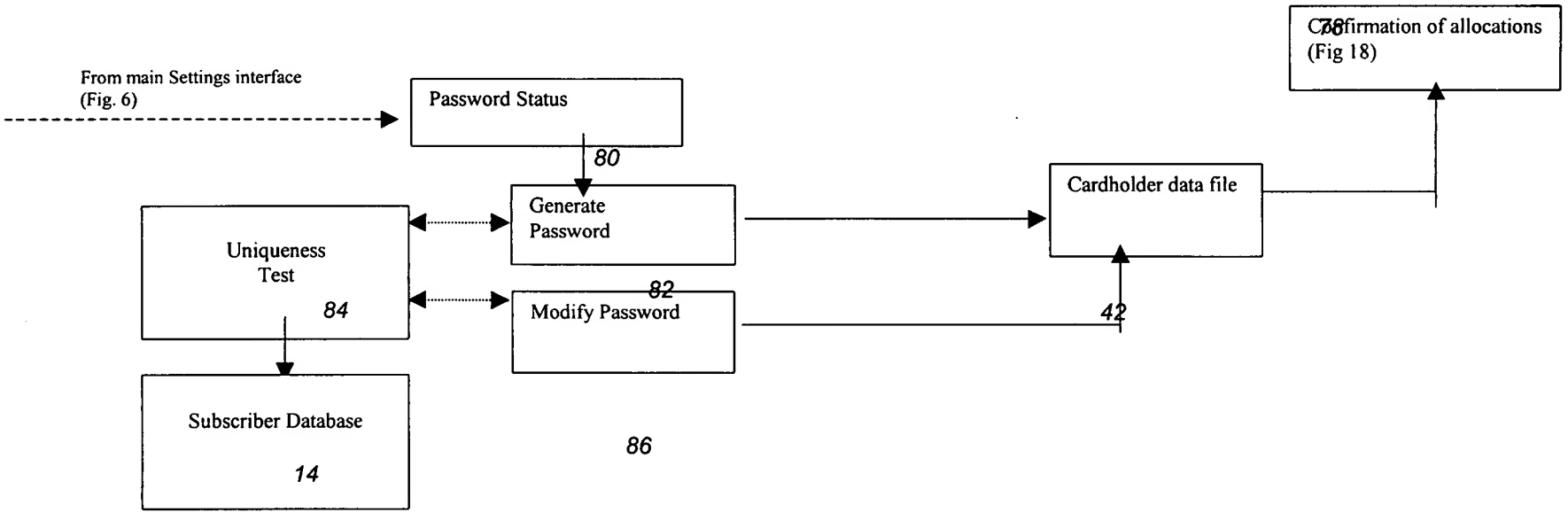
CARDHOLDER TRANSACTIONS FUNCTION (Fig. 5)



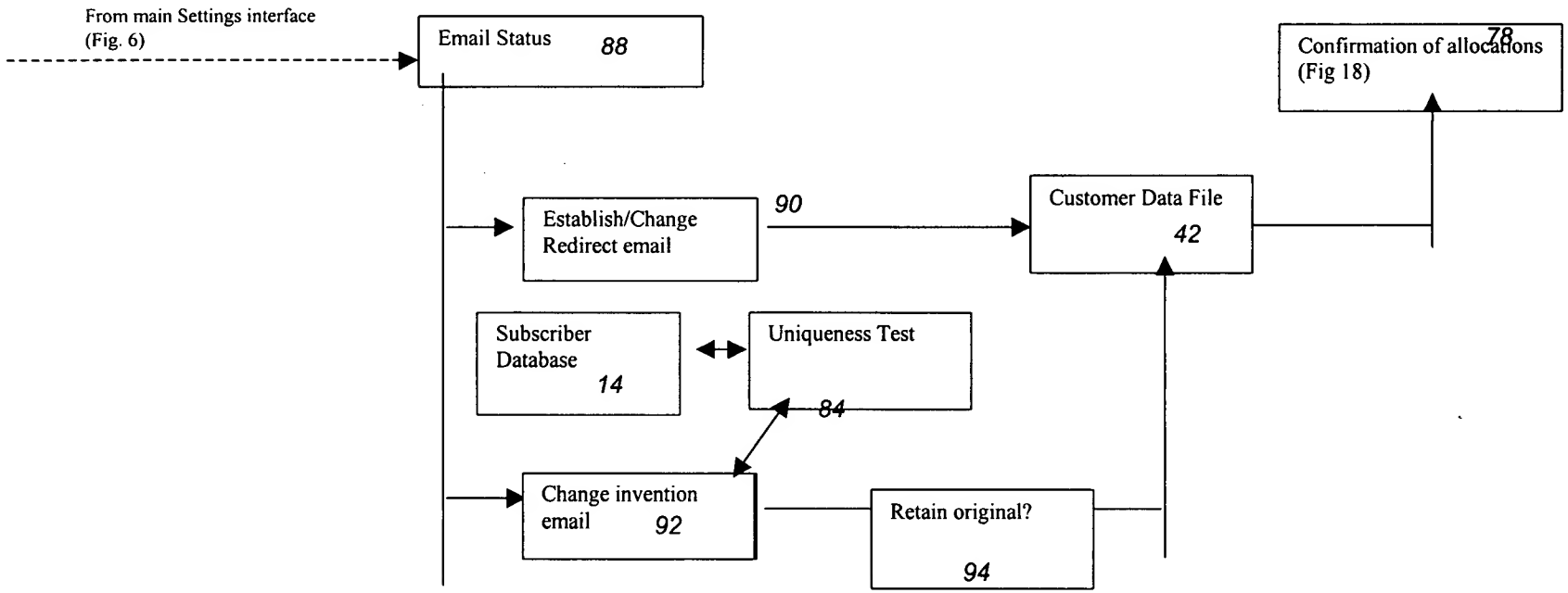
Settings Function (Fig. 6)



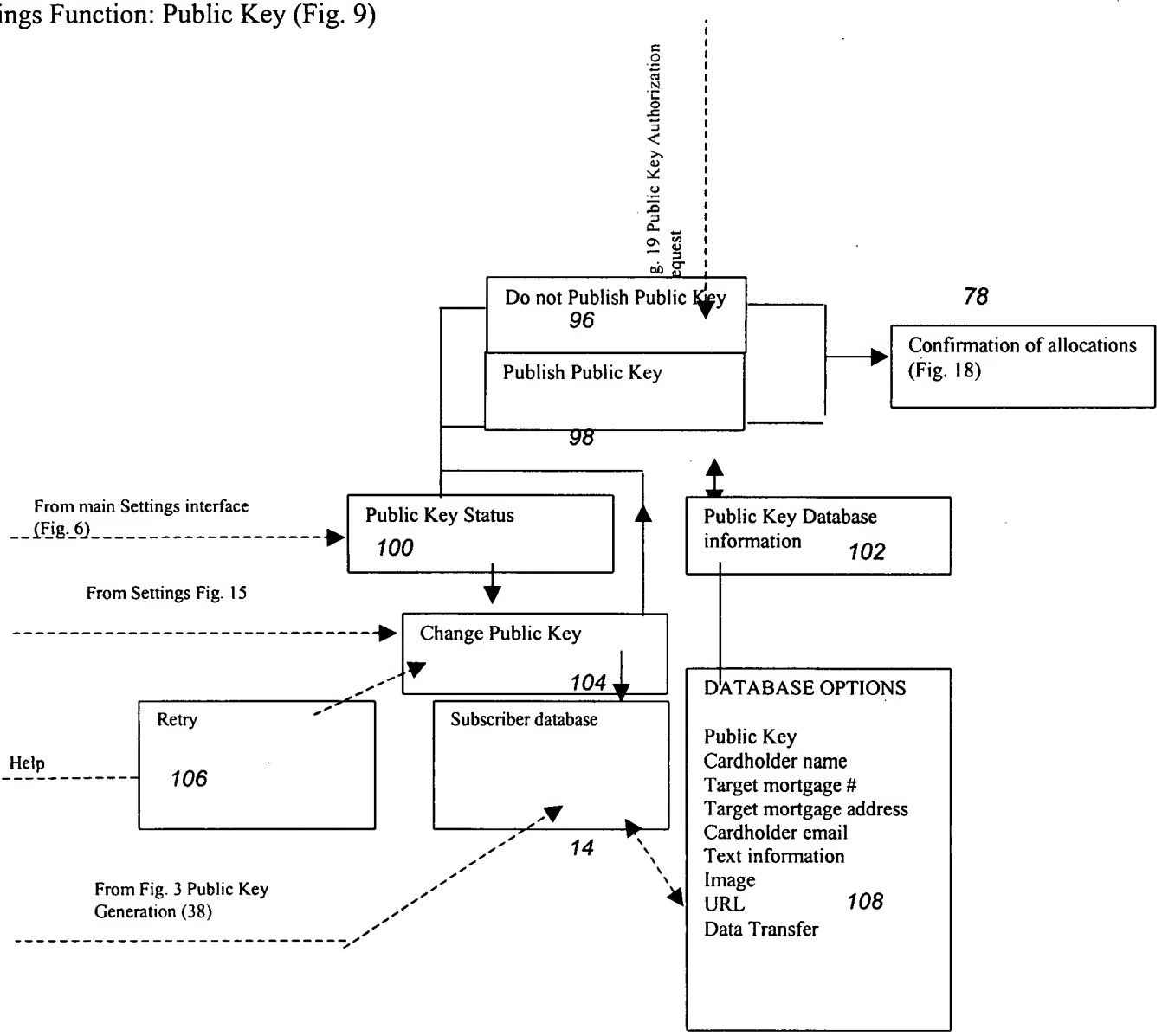
Settings Function: Password (Fig. 7)



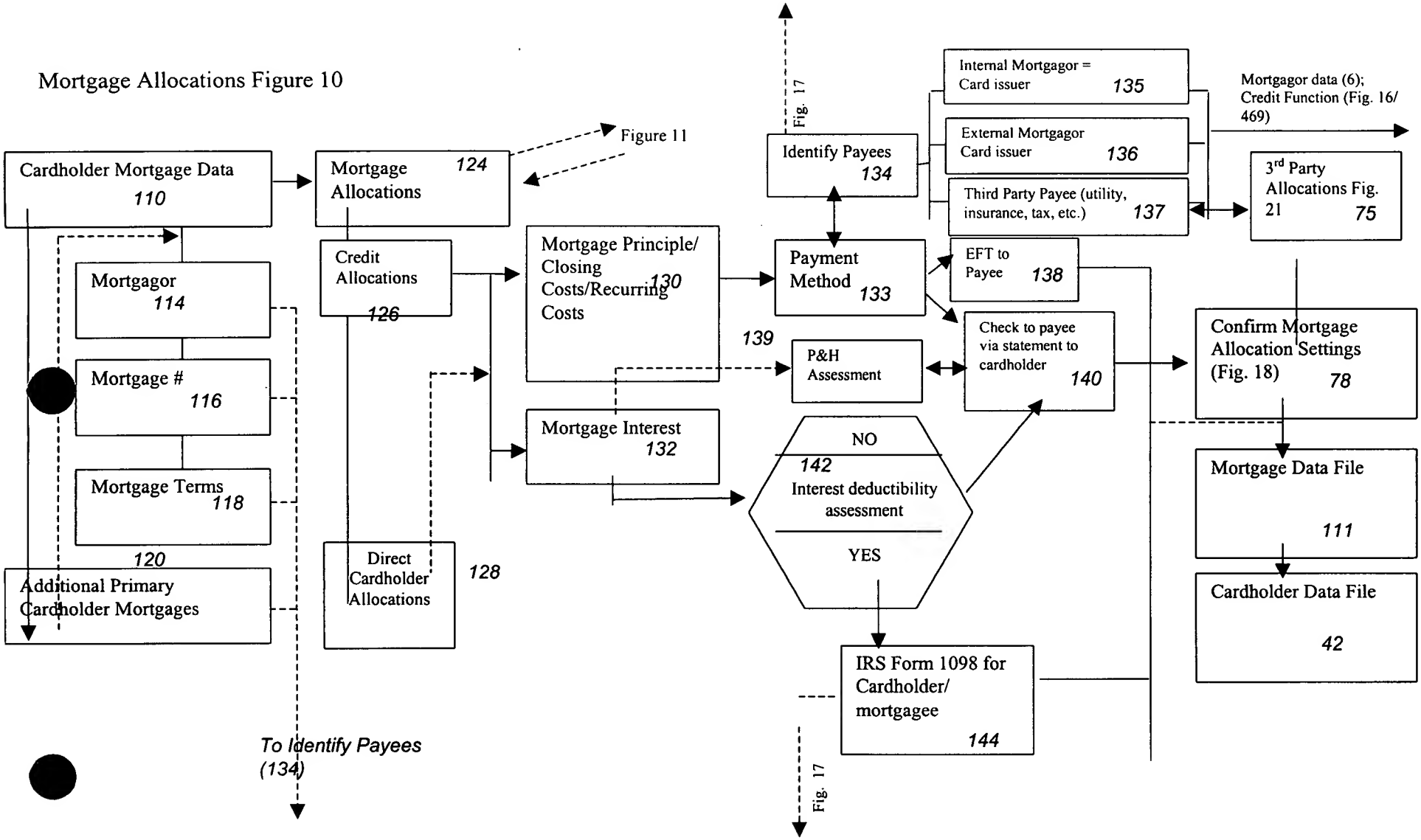
Settings Function: Email (Fig. 8)



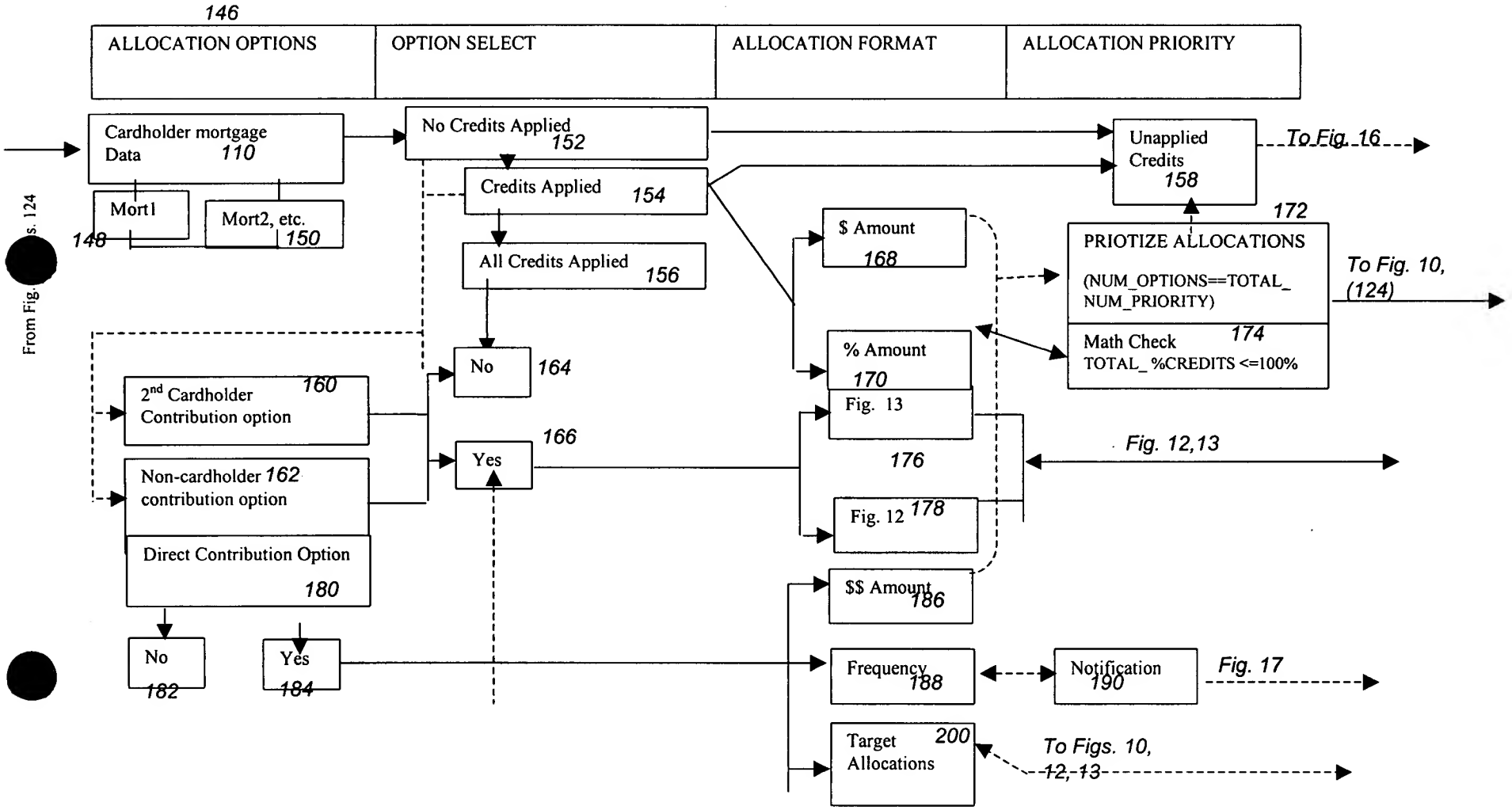
Settings Function: Public Key (Fig. 9)



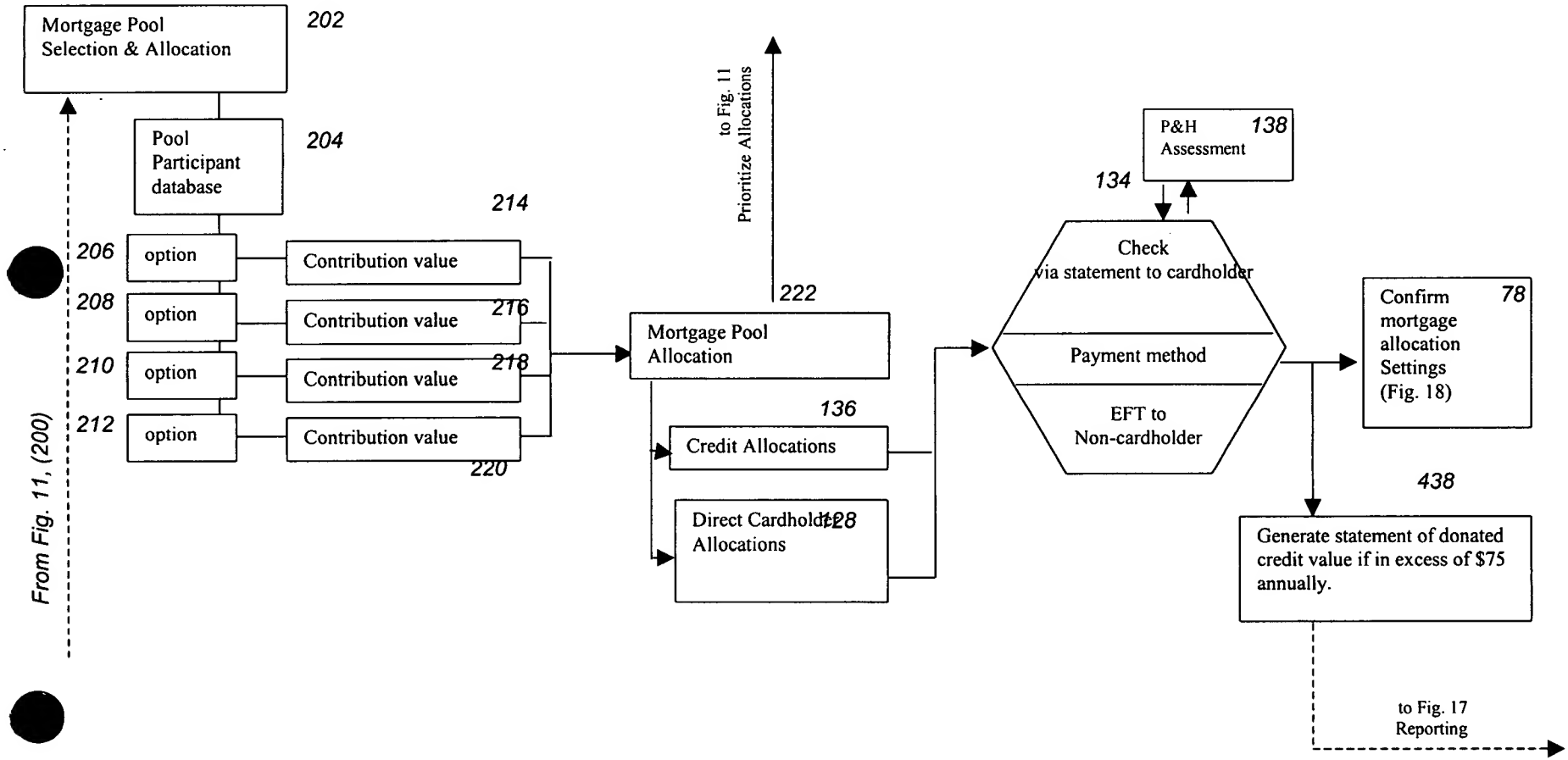
Mortgage Allocations Figure 10



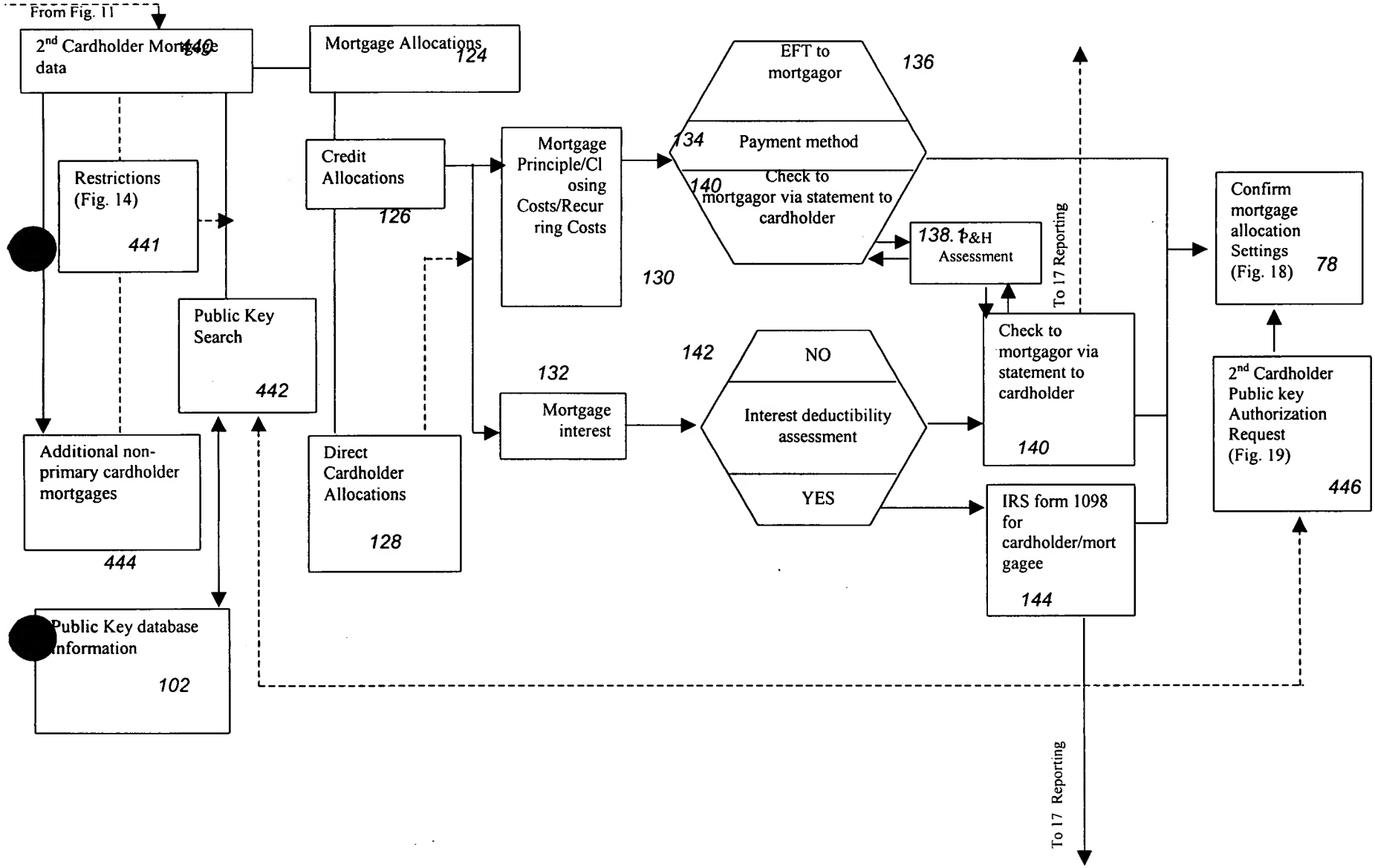
Settings Function; Allocation Options (Fig. 11)



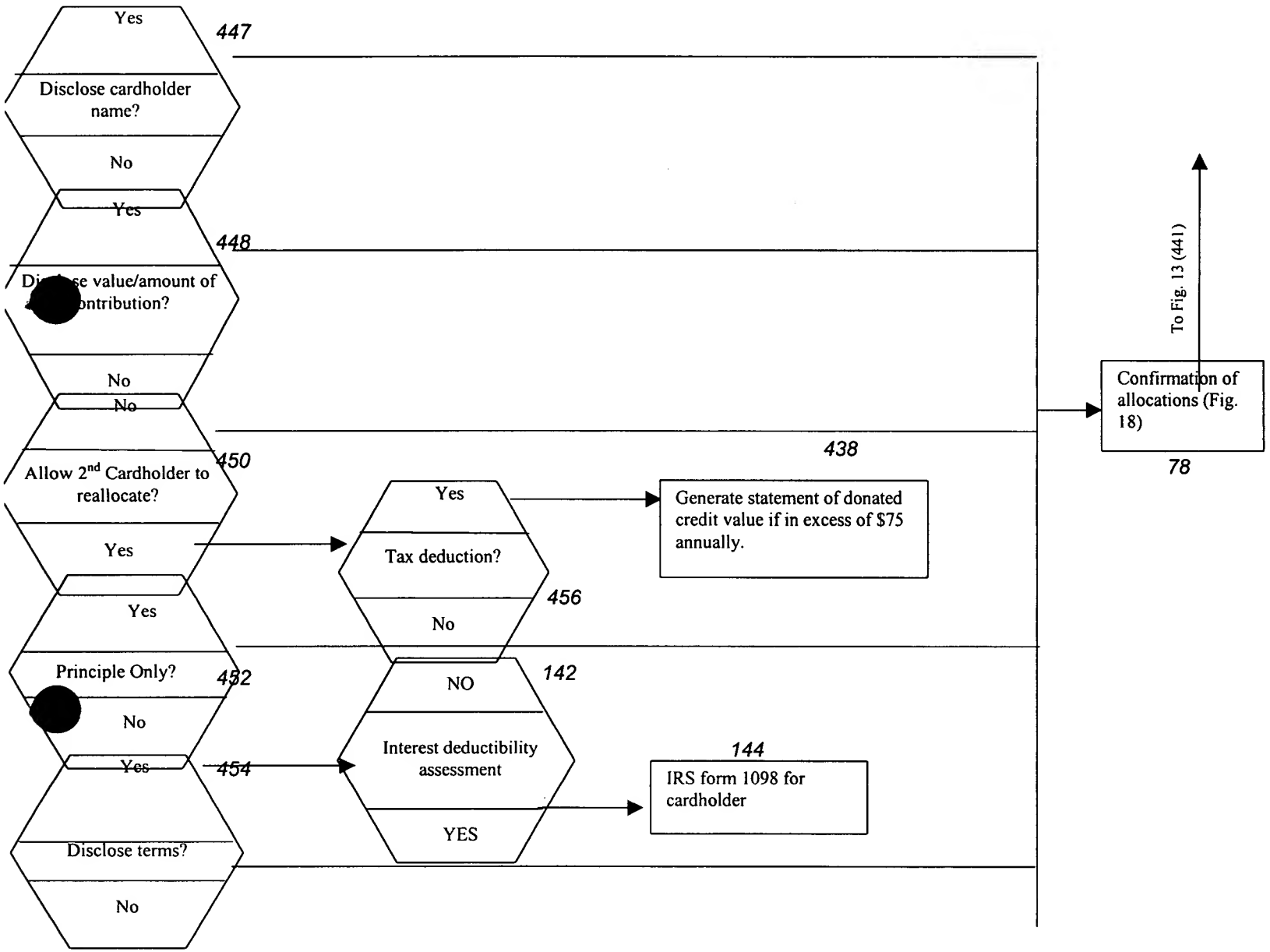
Mortgage Pool Allocation (Fig. 12)



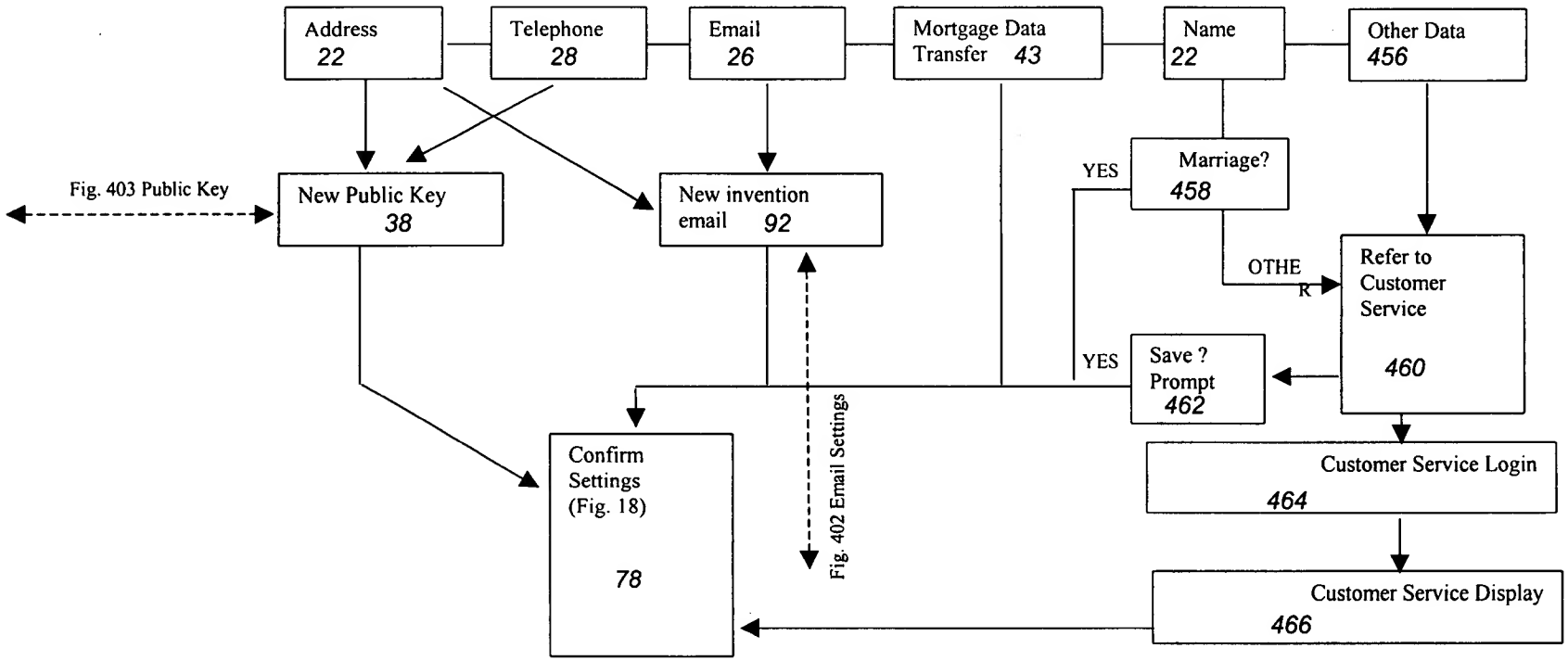
2nd Cardholder Mortgage Allocation (Fig. 13)



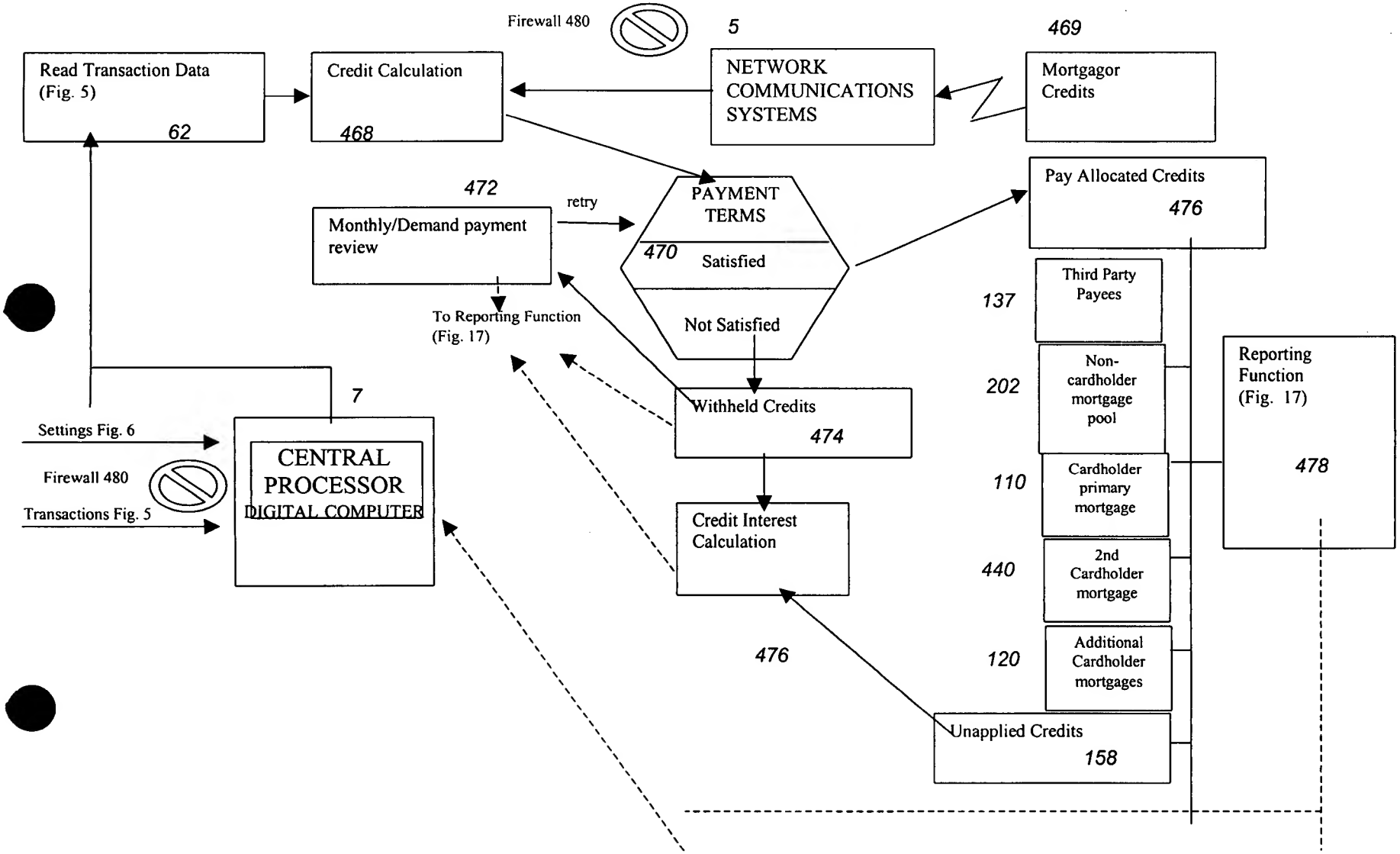
2nd Cardholder Mortgage Allocation: Restrictions (Fig. 14)



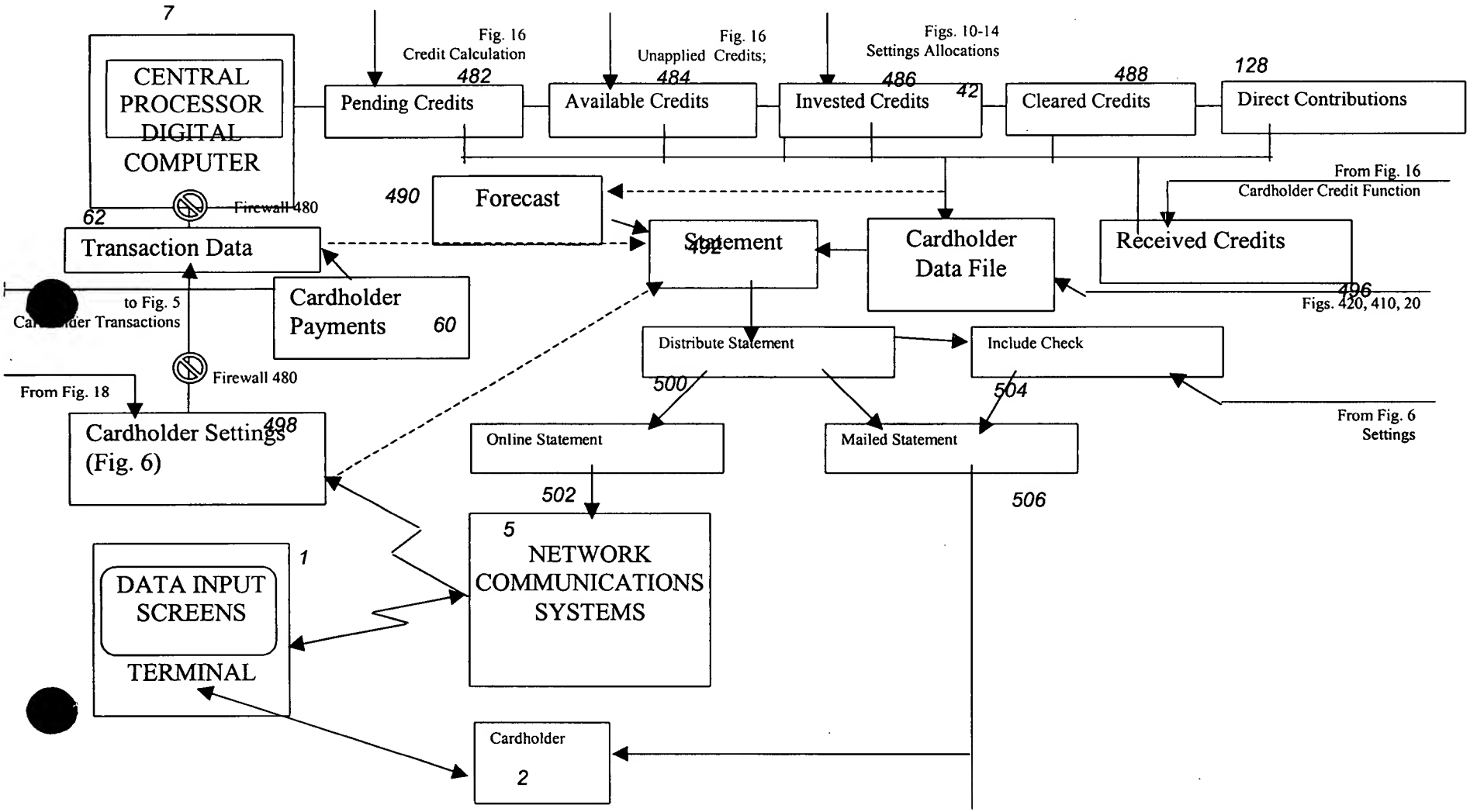
Cardholder Application Modification (Fig. 15)



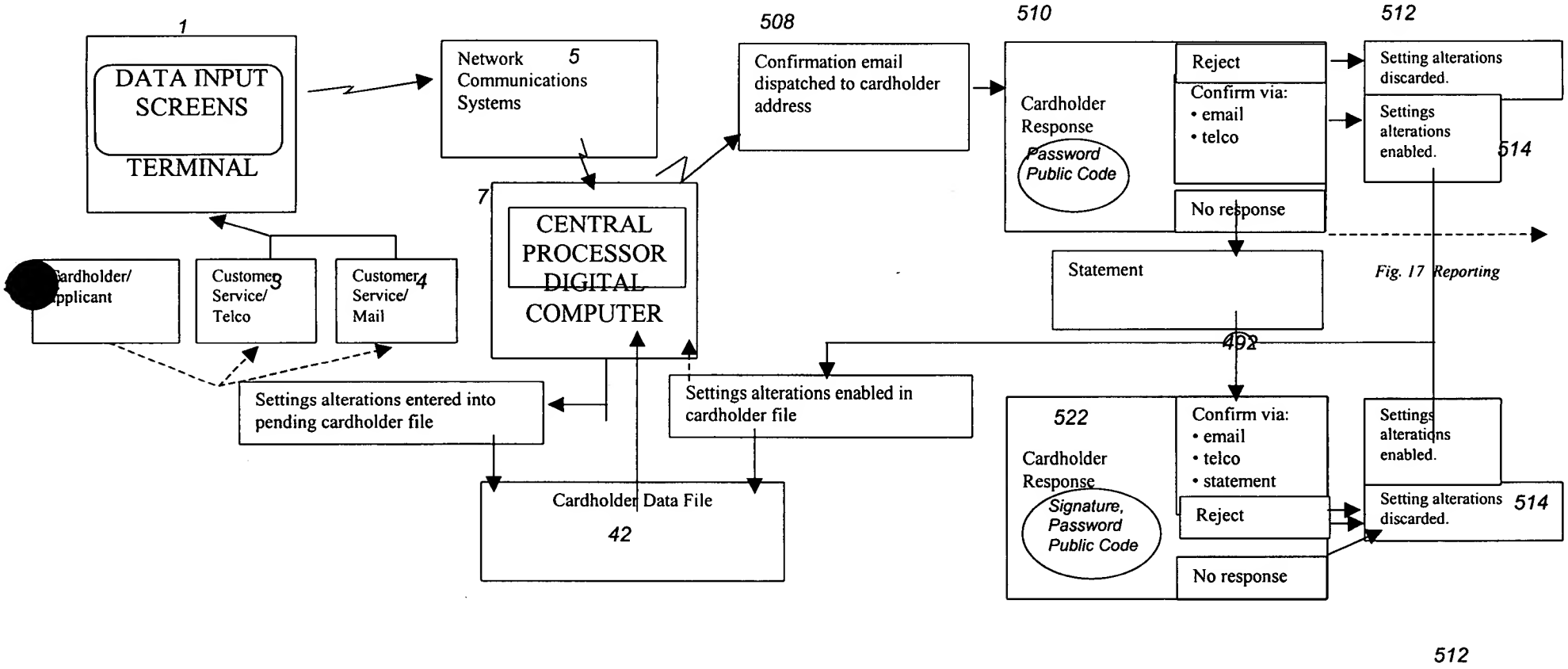
Cardholder Credits Function (Fig. 16)



REPORTING FUNCTION (Fig. 17)



Cardholder Settings Alteration Confirmation Procedure (Fig. 18)



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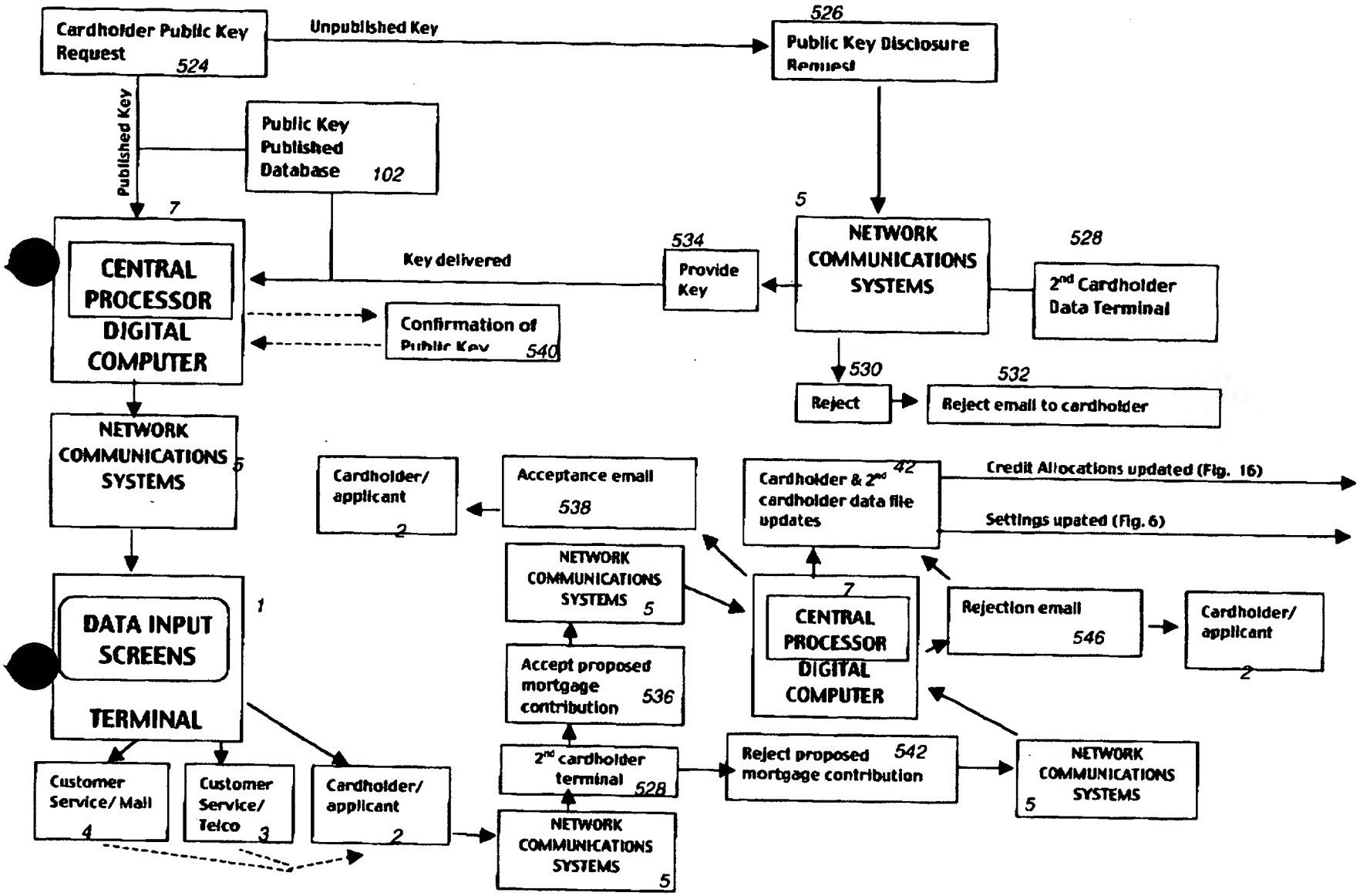
Public Key Authorization Request (Fig. 19)



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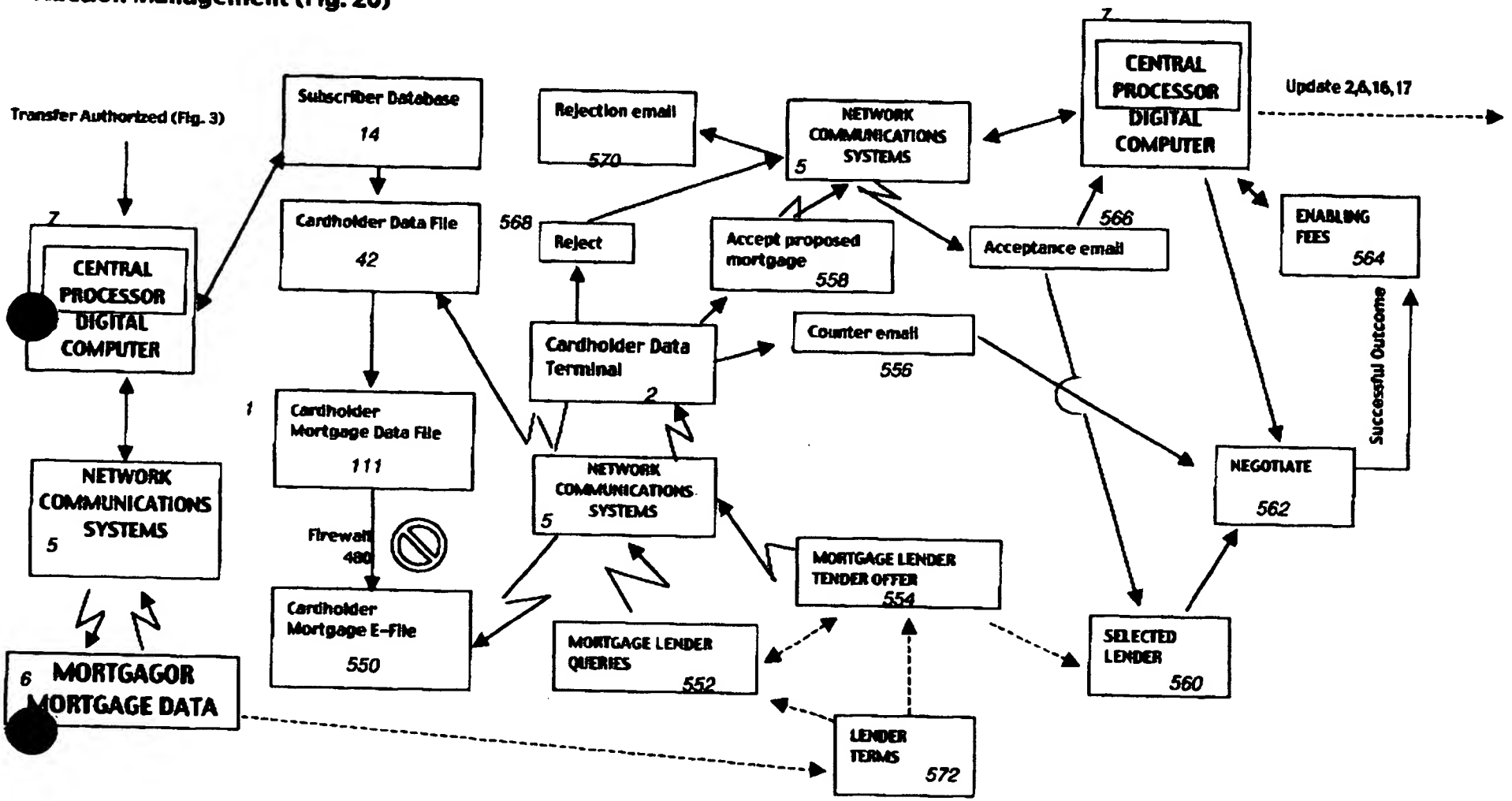
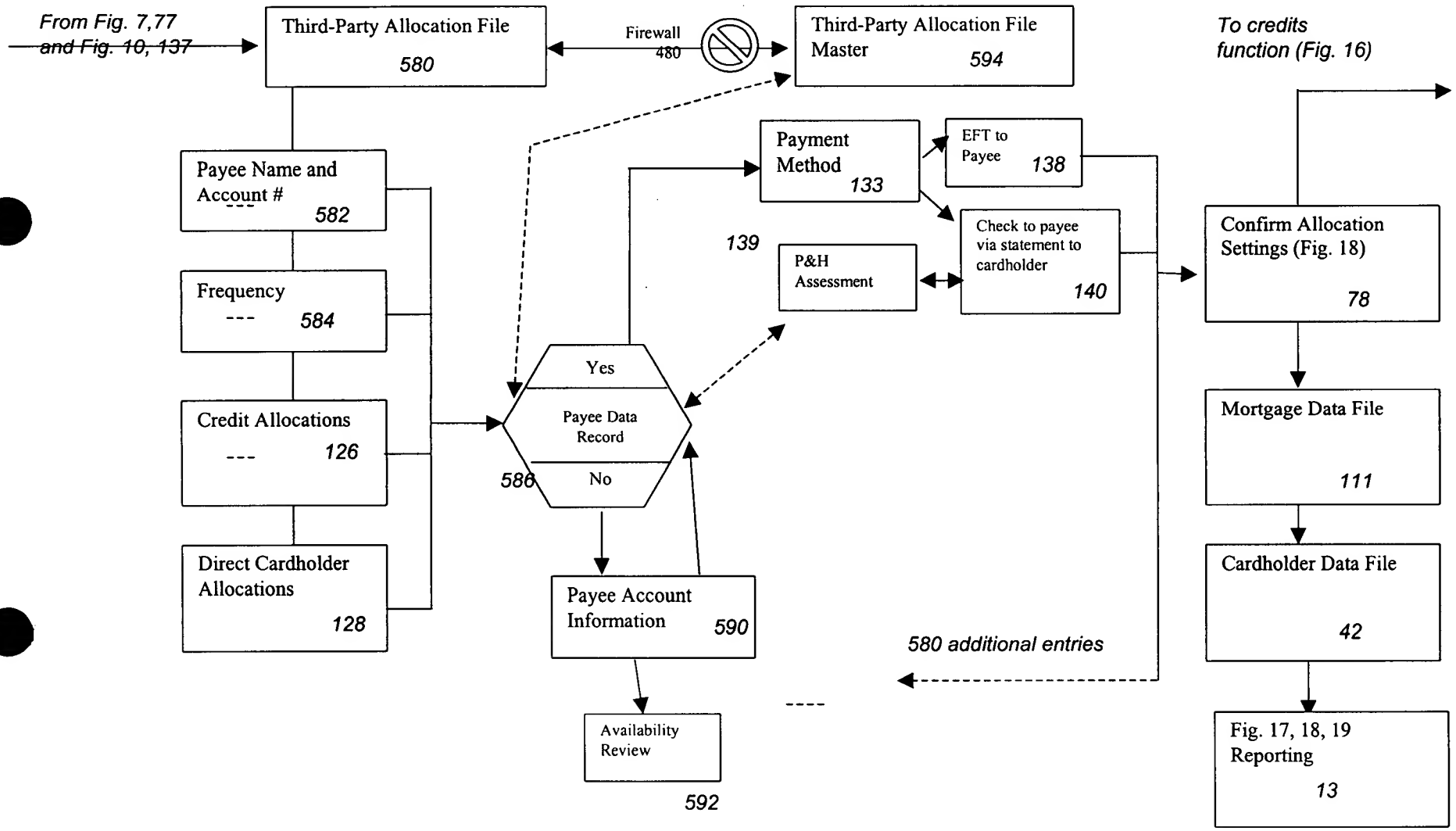
Auction Management (Fig. 20)



Third-Party Allocations Figure 21